



19 NOVEMBER 2021

---

## RHB FACILITATES FINANCIAL ASSISTANCE FOR B50 CUSTOMERS VIA URUS PROGRAMME

---

**Kuala Lumpur** – RHB Banking Group (“RHB” or the “Bank”) will continue to support the most vulnerable segment of individual customers through the Financial Management and Resilience Programme (“URUS Programme”) in collaboration with Agensi Kaunseling dan Pengurusan Kredit (AKPK).

The URUS Programme is a comprehensive extended financial assistance initiative designed to alleviate customers’ financial difficulties resulting from the COVID-19 pandemic. The programme is available to eligible B50 customers who meet the following criteria:

- a) Household income of below RM5,880;
- b) Experiencing loss of employment or a 50% reduction in income;
- c) Loan/financing facilities that are currently under an existing repayment assistance programme; and that
- d) The loan/financing facilities are not in arrears exceeding 90 days as at the date of their URUS Programme application.

Upon application for the URUS programme, eligible customers are required to provide only one document demonstrating their current income or employment status. This includes their latest EPF or bank statement, income tax form, salary slip or payment vouchers, or letter of termination from employment.

Under URUS, customers will receive a personalised financial plan (“PFP”) that takes into account their existing debt obligation and the amount customers can afford to set aside for debt repayment. The PFP includes the following options:

- a) An interest/profit waiver for a period of three months commencing the month following the customer's on-boarding into the URUS Programme; or
- b) A three-month interest/profit waiver with a reduction of instalments for a period of up to 24 months, in which B50 borrowers with unsecured personal financing and credit cards may also benefit from reduced interest or profit rates during this period.

"We empathize with the challenges faced by our customers most affected by the COVID-19 pandemic, and we are committed to continue offering assistance to ease their financial burden. The introduction of the URUS Programme in collaboration between AKPK and the banking industry ensures holistic support is channelled to eligible B50 customers to help them enhance their financial positions. Applications are open until 31 January 2022, with a simple application process that only requires basic documentation. We also urge customers who are not eligible for the URUS Programme to contact us if they are still facing financial difficulty to further discuss their financial needs," said Dato' Khairussaleh Ramli, Group Managing Director and Group CEO, RHB Banking Group.

As at end-October 2021, the Group has provided more than 300,000 retail and over 14,000 SME customers with Repayment / Payment Assistance amounting to RM44.5 billion.

For further information and Frequently Asked Questions (FAQ) on the URUS Programme and Repayment / Payment Assistance, customers may visit the RHB Banking Group's corporate website at [www.rhbgroup.com](http://www.rhbgroup.com) or by using the real-time RHB QMS App to make an appointment digitally before visiting any of the RHB Bank branches.

---